

**IN THE U.S. PATENT AND TRADEMARK OFFICE**

Applicants: Edlund et al. )  
Serial No: 10/789,743 )  
5 Filing Date: February 27, 2004 ) Examiner: Binh Van Ho  
Title: Credibility rating platform ) Group Art Unit: 2163  
 ) Confirmation No.: 8420

## Commissioner for Patents

10 P.O. Box 1450  
Alexandria, VA 22313-1450

## RESPONSE TO OFFICE ACTION

15 Dear Sir:

In response to the Office Action mailed September 15, 2008, Applicants respectfully submit the following Amendment:

## AMENDMENT

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**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 5 of this paper.

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